UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	2237.2
First Named Inventor or Application Identifier	
STEVEN B. DAVIS	
Express Mail Label No.	

APPLICATION ELEMENTS
See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

1. [X] **Fee Transmittal Form** *(Submit an original, and a duplicate for fee processing)*

2. [X] Specification — *Total Pages* [15]

3. [X] Drawing(s) *(35 USC 113)* — *Total Sheets* [3]

4. [X] Oath or Declaration *Total Pages* [2]

     a. [X] Newly executed (original or copy)

     b. [ ] Unexecuted for information purposes

     c. [ ] Copy from a prior application (37 CFR 1.63(d))
         (for continuation/divisional with Box 17 completed)
         [Note Box 5 below]

         i. [ ] <u>DELETION OF INVENTOR(S)</u>
         Signed Statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).

5. [ ] Incorporation By Reference *(useable if Box 4c is checked)*
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4c, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

6. [ ] Microfiche Computer Program *(Appendix)*

7. Nucleotide and/or Amino Acid Sequence Submission *(if applicable, all necessary)*
     a. [ ] Computer Readable Copy
     b. [ ] Paper Copy (identical to computer copy)
     c. [ ] Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

8. [ ] Assignment Papers (cover sheet & document(s))

9. [ ] 37 CFR 3.73(b) Statement *(when there is an assignee)* — [X] Power of Attorney

10. [ ] English Translation Document *(if applicable)*

11. [ ] Information Disclosure Statement (IDS)/PTO-1449 [ ] — Copies of IDS Citations

12. [ ] Preliminary Amendment

13. [X] Return Receipt Postcard (MPEP 503) *(Should be specifically itemized)*

14. [X] Small Entity Statement(s) [ ] Statement filed in prior application Status still proper and desired

15. [ ] Certified Copy of Priority Document(s) *(if foreign priority is claimed)*

16. [ ] Other: _____

17. If a CONTINUING APPLICATION, *check appropriate box and supply the requisite information:*
[ ] Continuation   [ ] Divisional   [ ] Continuation-in-part (CIP)   of prior application No. ___/_____

18. CORRESPONDENCE ADDRESS

[X] Customer Number or Bar Code Label — 05514 *(Insert Customer No. or Attach bar code label here)*   or   [ ] Correspondence address below

NAME	
Address	
City		State		Zip Code	
Country		Telephone		Fax	

CLAIMS	(1) FOR	(2) NUMBER FILED	(3) NUMBER EXTRA	(4) RATE	(5) CALCULATIONS
	TOTAL CLAIMS (37 CFR 1.16(c))	5 -20 =	0	X $ 18.00 =	$00.00
	INDEPENDENT CLAIMS (37 cfr 1.16(b))	3 -3 =	0	X $ 78.00 =	$00.00
	MULTIPLE DEPENDENT CLAIMS (if applicable) (37 CFR 1.16(d))		$260.00 =		$00.00
				BASIC FEE (37 CFR 1.16(a))	$760.00
				Total of above Calculations =	$760.00
	Reduction by 50% for filing by small entity (Note 37 CFR 1.9, 1.27, 1.28).				$380.00
				TOTAL =	$380.00

19.　　Small entity status

　　a.　[X]　A Small entity statement is enclosed

　　b.　[ ]　A small entity statement was filed in the prior nonprovisional application and such status is still proper and desired.

　　c.　[ ]　Is no longer claimed.

20.　[X]　A check in the amount of $ 380.00 to cover the filing fee is enclosed.

21.　[ ]　A check in the amount of $ _____ to cover the recordal fee is enclosed.

22.　The Commissioner is hereby authorized to credit any overpayments or charge any deficiencies to Deposit Account No. 06-1205:

　　a.　[X]　Fees required under 37 CFR 1.16.

　　b.　[ ]　Fees required under 37 CFR 1.17.

　　c.　[ ]　Fees required under 37 CFR 1.18.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED	
NAME	**RICHARD P. BAUER, REG. NO. 31,588**
SIGNATURE	
DATE	**December 8, 1999**

Process and Apparatus for Improving the Security of Authentication Procedures Using a New "Super PIN"

BACKGROUND OF THE INVENTION

5   Field of the Invention

1.   The present invention relates to apparatus and method for improving the security of authentication procedures using a new "Super PIN", particularly for protecting credit card and other purchase transactions.

10   Related Art

2.   Authentication of users and systems began with the signature or seal.   These methods are not very secure and principally rely on legal protections such as laws against forgery to ensure their effectiveness. The signature or seal has been mostly replaced by the use of secret

15   passwords and Personal Identification Numbers (PINs) to authenticate users of systems and has been common practice for a number of years. These authentication systems have proven themselves and are widely used to authenticate people for systems ranging from computers to credit cards and telephone cards.   It is also used for automated

20   authentication of systems such as cellular telephones.   The security of these systems is limited by the vulnerability of the system to the compromise of the password or PIN.   But, it has an advantage over an ordinary signature in that it can be automatically processed.

The standard solution to this problem has been to move to a much more

25   complicated system relying on smart cards to provide encryption or challenge/response security for authentication.   This solution, while

very effective, is also quite expensive to deploy on a large scale. Individual cards must be issued and an infrastructure to process them.

3.   Transaction security systems usually consist of a Unique Identifier that is used as a reference for the individual involved in a transaction (such as a credit card account number). This identifier is used to indicate the individual involved in the transaction. The most commonly used security solution is to augment the identifier is a Personal Identification Number (PIN). This Secret Identifier is entered into ATM machines or phones for transactions. The problem with this solution for many transactions is that the Secret Identifier may be disclosed - "shoulder surfing" is a major problem for phone cards. Without the use of a Secret Identifier, a Unique Identifier is not sufficient because it is widely distributed.

4.   The next level of solution that has been proposed is to use a smart card to store or process Secret Identifier information so that it is only available to the issuer of the card or the card itself. The problem with this approach is that, while it is very secure, it is also expensive. Additional processing capability is required at the location of each transaction and someone must pay for the smart card, itself.

SUMMARY OF THE INVENTION

5. The "Super PIN" solution is a compromise that targets the most common forms of fraud - casual, low-tech criminals who steal individual cards at the time of a single transaction. This scenario matches theft by waiters, sales clerks, "shoulder surfing", "dumpster divers", and other

individuals that have incidental access to credit card numbers and PINs. This solution augments the Secret Identifier or PIN with a scheme that effectively obscures the PIN while being implementable without additional technology for the consumer, the point of sale system, or at the credit card server.

6. The "Super PIN" attempts to deal with the most common forms of fraud – the casual observance or theft of PINs or passwords. This solution is not as strong as a smart card encryption or challenge/response system, but it is radically cheaper. It builds on the traditional processing infrastructure with minimal increase in complexity and may even reduce processing requirements. On the customer side, the traditional PIN or password is augmented by a procedural change that should be easy for ordinary people to implement.

7. This solution works simply by "scrambling" the Secret Identifier with consumer generated random data to obscure the identifier. This scrambled identifier is included with the Unique Identifier to authenticate the transaction. The consumer will scramble his Secret Identifier with a new set of random data for each transaction. The credit card server can validate the Secret Identifier information by comparing it with its own stored copy of the information. The credit card server will reject multiple transactions that use the same scrambled identifier. The credit card server will also be suspicious of transactions that have "similar" scrambled identifiers to previously used ones. This has several benefits – the adversary cannot use the data that was given in identical format or similar format or he will have the transaction rejected and provide a good indicator of where the fraud occurred. An adversary will need to see multiple transactions

from the same account to be able to beat the system. This

significantly increases the difficulty of casual fraud with only

minimal cost impact to implement.

5   8.   In accordance with a first aspect of the present invention, a

method for a provider to verify a client's secret identifier, comprises

the steps of: (i) the client scrambles his/her predetermined secret

identifier in a random way with random data; (ii) the scrambled data is

transmitted to the provider; and (iii) the provider determines whether

10   the client's secret identifier is present in the received scrambled

data. Preferably, the provider rejects the transaction if the random

data in the received scrambled data is substantially the same as random

data received in a previous transaction corresponding to said client.

15   9.   In accordance with another aspect of the present invention, a

method for a provider to verify a client's secret identifier received

in scrambled data which includes the secret identifier scrambled with

random data, comprises the steps of: (i) determining whether the

client's secret identifier is present in the received scrambled data;

20   (ii) comparing the random data in the received scrambled data with

previously received random data corresponding to said client; and (iii)

authorizing a transaction if the random data in the received scrambled

data is substantially different from said previously received random

data.

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Brief Description of the Drawings

10. Figure 1 shows the client usage process, how a consumer or other

user would participate in the Super PIN process.

11. Figure 2 shows a sample service "chit" to demonstrate how a client/consumer could easily implement this procedure using existing processes.

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12. Figure 3 shows the process that is followed by an intermediary, such as a merchant, for processing a Super PIN protected transaction. Figure 4 shows the process that is followed by a provider, such as a credit card company, for validating a client/consumer's Super PIN.

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Detailed Description of the Preferred Embodiments

Introduction

13. There are three major processes involved in the "Super PIN" – client usage, provider verification, and provider issuance. Client

15 usage is the process that the Client uses to create the "Super PIN". Provider verification is the process used to verify the "Super PIN" including the special case where there is an intermediary (such as a merchant) and Provider Issuance is the process used to issue new or altered "Super PINs". The following are relevant terms:

20 • Unique Identifier – an account number, user ID, or other name used to uniquely track and identify people, equipment, or other items of interest;

• Secret Identifier – a secret set or sequence of symbols, such as a series of numbers or alphanumeric characters, associated with a

25 given Unique Identifier. Passwords and PINs are examples of Secret Identifiers. Secret Identifiers may be periodically changed;

- Random Data – a set or sequence of symbols selected by some random or pseudo-random process;

- Super PIN – a combination of a given Secret Identifier and Random Data that are, in turn, put into a random sequence;

5 • Transaction – an activity that needs identification and authentication such as a session or purchase;

- Client – an individual person or system that participates in a transaction. A unique identifier is associated with each client; and

10 • Provider – an entity that authorizes a transaction such as a credit card firm, telephone company, or computer.

The example described in detail below is for a credit card processing scenario. Other scenarios would follow a similar general procedure.

The Preferred Embodiment

15 Client Usage

14. Prior to the beginning of any transaction, the Client will be provided with a Unique Identifier, a Secret Identifier, and the process for generating the Super PIN. For a credit card scenario, the Unique Identifier is the credit card number and the Secret Identifier is the

20 PIN. The process for generating the Super PIN is described as follows (see Figure 1):

S1. Once the Client has decided to begin a transaction (in this case a credit card purchase), the Unique Identifier and purchase price information are recorded by the merchant on a chit. In traditional

25 credit card processing, the Client would sign the chit. For the Super PIN process, the Client will also insert the Super PIN as described below. The chit will include spaces for the Super PIN.

S2. The Client will write in the symbols from his Unique Identifier into some of the spaces in arbitrary order and in arbitrary spaces.

S3. The Client will fill in the remaining spaces with Random Data — symbols created at random by the Client.

5 S4. The resulting scrambled Unique Identifier and Random Data are provided to the merchant (see Figure 2 for sample manual chit). The purchase is then either approved or denied by the Provider (see below).

Provider Verification

10 15. Providers authenticate clients by means of the Super PIN. Often, however, there is an intermediary (see Figure 3) in the verification process who communicates the information between the Client and the Provider, often for his own purposes, such as a merchant validating a credit card purchase.

15 Intermediary

16. The intermediary, if present, carries out the following processes (See Fig. 3):

20 S10. The intermediary receives the Unique Identifier and Super PIN from the Client.

S20. Optionally, the intermediary combines this information with any additional information, such as amount purchased for a credit card transaction.

25 S30. The intermediary communicates the Unique Identifier, Super PIN, and, optionally, other information, to the Provider.

S40. The intermediary receives a confirmation, denial, or other status information from the Provider.

Verification

17. Before any transaction, the Provider stores the Unique Identifier
information and Secret Identifier for each Client (see Provider
Issuance, below). The Provider may also store one or more of the

5 previous Super PINs provided by the Client. The transaction processing
by the Provider goes as follows (see Figure 4):

S41. The Provider receives the Unique Identifier information, Super
PIN, and optionally additional information from the Client or
intermediary.

10 S42. The Provider uses the Unique Identifier information to retrieve
the Client's Secret Identifier from storage.

S43. The Provider reviews the Secret PIN received from the Client,
symbol by symbol, to confirm if all of the symbols from the Secret
Identifier are included.

15 S44 and S50. If they are not included, then the Provider takes
appropriate action, likely including rejecting the continued processing
of the transaction.

S45. If all of the symbols from the Client's Secret Identifier are
included, the Provider may retrieve the set of previous Super PINs from

20 storage.

S46. The Provider will then compare the previous Super PINs with the
new Super PIN.

S47 and S51. If the new Super PIN is the same as a recent Super PIN,
the Provider may have a good reason to reject the transaction or carry

25 out further authentication. For credit card purchases, this could
include running heuristic models of purchases or requesting
photographic or other ID to be provided by the supposed Client.

S49 and S48. If the new Super PIN is very similar to a recent Super PIN (depending on whatever filter or analysis tool the Provider wishes to use), the Provider may also have good reason to reject the transaction or carry out further authentication.

5 S52. If the new Super PIN is not the same or very similar to recent Super PINs, the Provider will likely authorize the transaction.

Provider Issuance

18. The Provider uses some independent communications means to provide the Client with the Client's Unique Identifier and Secret Identifier.
10 These may be provided separately as credit cards are often mailed separately from PINs. It is possible for the Provider to send the Client some unique process used to create the Super PIN as opposed to the standard Super PIN process described above.

Adversary Challenge

15 19. The difficulty an adversary faces is different from that he faces today. Today, if the adversary sees a Client's Secret Identifier, he can easily pretend to be the Client and carry out transactions until he is caught based upon some heuristic or other security system. In the Super PIN system, he sees the Secret Identifier, but cannot separate it
20 from the Random Data. If he reuses the same Super PIN or set of symbols from the Super PIN, he will be caught since the Provider stores previously used Super PINs. If he changes any of the symbols in the Super PIN that he uses, he is as likely to guess what one of the symbols from the Secret Identifier is as he is to guess one that is
25 from the Random Data. It is likely, but not required that the Secret Identifier and the Random Data both contain the same number of symbols. If the proposed Super PIN is very close to a previous Super PIN, it is

also quite likely to be rejected or include invalid guesses as to which symbols were from the Secret Identifier. The more "different" the Super PIN that the adversary uses, the more likely that it will be rejected for not including the Secret Identifier, but the more

5   "similar" the Super PIN that the adversary used, the more likely that it will be rejected as a "re-use" or near re-use of a previous Super PIN. Clients are likely to pick very different Random Data - probably with worse correlation than at random, so it should be easy to build strong filters to separate Clients from adversaries.

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20. The security of this system is focused on the low-tech or casual adversary. Once an adversary sees multiple Super PINs from the same Client, the Super PIN system becomes very easy to defeat very quickly. Such an adversary would need to monitor and analyze data from potential

15   victims to be successful - but such adversaries often have other means of defeating security systems.

21. The following are some potential applications for the Super PIN system:

20   • Internet Transactions - the speed and cost of processing for the Super PIN is significantly lower than for cryptographic and other security systems. The system can also be augmented by having the client's local computer generate the Random Data and scramble the Secret Identifier and Random Data (this can be done by the person

25   manually, as well).

• Computer and Network Logins - the user can enter his Super PIN into the keyboard or keypad.

- Building Security - replacing PIN codes for door, garage, room, or other entry systems.

- Telephone Cards - the user can state or type his Super PIN into the phone.

5 - Credit Card and ATM Systems - this can even be used with manual "chits" where the user can write the Super PIN above his signature and it can be processed by traditional credit card systems with minimal change. This system should run much faster than the heuristics that are used to profile card users and so could be an

10   effective "first filter" in the transaction authorization process.

- Cellular Phones - today have a "secret ID" that is sent to the base station. This can and has been collected via monitoring of electronic signals. The Super PIN could be used and would force the adversary to collect the same phone on multiple calls -

15   significantly more complicated than today, yet much faster for the legitimate system to process.

- It is also possible to use alternate "rules" for the creation of the Super PIN.

- There are better and worse choices for symbol sets (numeric,

20   alphanumeric, ASCII characters, UNICODE characters, etc.), number of symbols in the Secret Identifier, and size of Secret Identifier vs. Random Data to give a significant range of security characteristics for a Super PIN system designer.

25 22. The individual components shown in outline or designated by blocks in the Drawings are all well-known in the security authentication arts, and their specific construction and operation are not critical to the operation or best mode for carrying out the invention.

23.   While the present invention has been described with respect to

what is presently considered to be the preferred embodiments, it is to

be understood that the invention is not limited to the disclosed

5   embodiments.   To the contrary, the invention is intended to cover

various modifications and equivalents arrangements included within the

spirit and scope of the appended clients.   The scope of the following

claims is to be accorded the broadest interpretation so as to encompass

all such modifications and equivalent structures and functions.

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WHAT IS CLAIMED IS:

1. A method for a provider to verify a client's secret

5   identifier, comprising the steps of:

the client scrambles his/her predetermined secret identifier in a

random way with random data;

the scrambled data is transmitted to the provider; and

the provider determines whether the client's secret identifier is

10   present in the received scrambled data.

2. A method in accordance with Claim 1, wherein the provider

rejects a transaction if the random data in the received scrambled data

is substantially the same as random data received in a previous

15   transaction corresponding to said client.

3. A method for a provider to verify a client's secret

identifier received in scrambled data which includes the secret

identifier scrambled with random data, comprising the steps of:

20   determining whether the client's secret identifier is present in

the received scrambled data;

comparing the random data in the received scrambled data with

previously received random data corresponding to said client; and

authorizing a transaction if the random data in the received

25   scrambled data is substantially different from said previously received

random data.

4. Apparatus for a provider to verify a client's secret

identifier, comprising:

means for the client to scramble his/her predetermined secret
identifier in a random way with random data;

a transmitter which transmits the scrambled data to the provider;
and

5   a provide processor which is used to determine whether the
client's secret identifier is present in the received scrambled data.

5.   Apparatus in accordance with Claim 4, wherein the provider
processor rejects a transaction if the random data in the received
10   scrambled data is substantially the same as random data received in a
previous transaction corresponding to said client.

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ABSTRACT OF THE DISCLOSURE

Method and apparatus for a provider to verify a client's secret
identifier includes structure and steps for the client to scramble
his/her predetermined secret identifier in a random way with random
data. The scrambled data is transmitted to the provider, and the
provider determines whether the client's secret identifier is present
in the received scrambled data. Preferably, the provider rejects a
transaction if the random data in the received scrambled data is
substantially the same as random data received in a previous
transaction corresponding to said client.

Figure 1. Client Usage Process

S1. Client provides Unique Identifier and Additional Information to Provider

S2. Client enters Secret Identifier into arbitrary spaces provided

S3. Client enters additional Random Data to fill out remaining spaces

S4. Client provides combined Secret Identifier and Random Data to Provider (Super PIN)
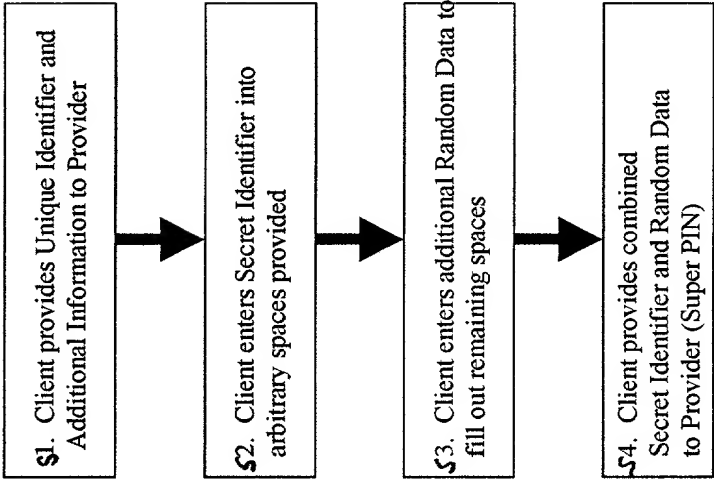
Figure 2. Sample Super PIN Chit

Unique Identifier

Purchase Information

Client Signature

Super PIN

| 1 | C | A | 2 | 3 | B | 4 | D |

| 4 | 1 | 3 | 2 |

Random Data

| A | B | C | D |

Secret Identifier
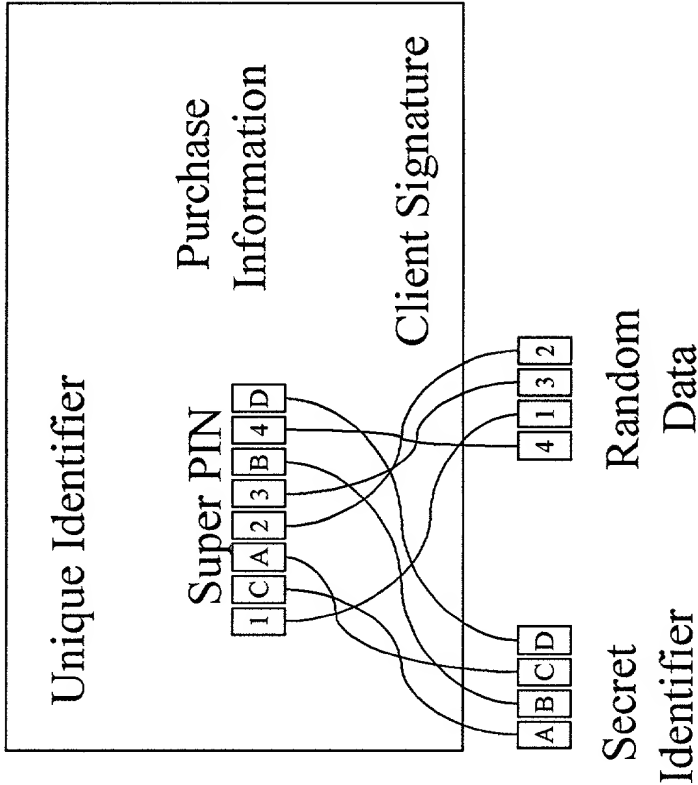
Figure 3. Provider Verification - Intermediary

S10 Intermediary receives Unique Identifier and Super PIN from Client

S20 Intermediary combines with Additional Information (Optional)

S30 Intermediary communicates Unique Identifier, Super Pin, and optional Additional Information to Provider

S40 Intermediary receives a confirmation, denial, or other status information from the Provider
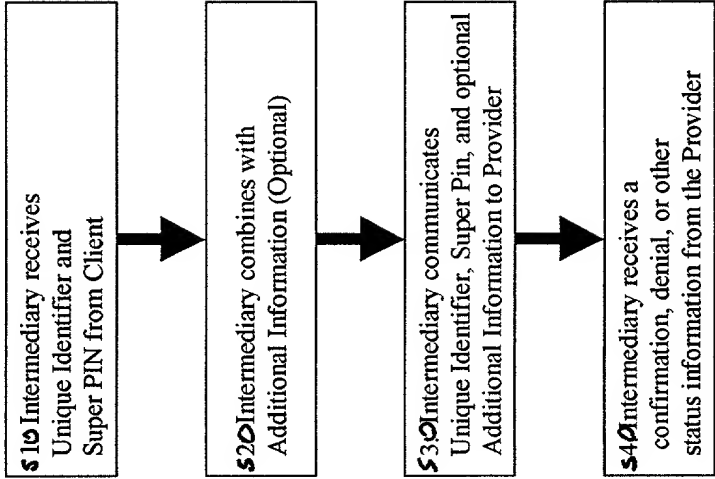
Figure 4. Provider Verification - Verification

S41. Provider receives the Unique Identifier, Super PIN, and optionally additional information from the Client or intermediary

S42. Provider uses the Unique Identifier to retrieve the Client's Secret Identifier from storage

S43. Provider compares the Secret PIN received to confirm if all of the symbols from the Secret Identifier are included

S44. Comparison Passes?

No → S60. Provider takes appropriate Punitive Action

Yes →

S45. Provider retrieves the set of previous Super PINs from storage

S46. Provider compares the previous Super PINs with the new Super PIN

S47. New Super PIN same as previous Super PIN?

Yes → S51. Provider should suspect fraud and take Appropriate Punitive Action

No →

S49. New Super PIN similar to recent Super PIN?

Yes → S48. Provider should suspect fraud and take Appropriate Punitive Action

No → S52. Provider should authorize Transaction

COMBINED DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION
(Page 1)

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled <u>PROCESS</u> <u>AND APPARATUS FOR IMPROVING THE SECURITY OF AUTHENTICATION</u> <u>PROCEDURES USING A NEW "SUPER PIN"</u>

_____

_____ ,

the specification of which ☒ is attached hereto ☐ was filed on _____ as United States Application No. or PCT International Application No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119(a)-(d) or §365(b), of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designates at least one country other than the United States, listed below and have also identified below any foreign application for patent or inventor's certificate, or PCT international application having a filing date before that of the application on which priority is claimed:

			(Yes/No)
<u>Country</u>	<u>Application No.</u>	<u>Filed (Day/Mo./Yr.)</u>	<u>Priority Claimed</u>

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

<u>Application No.</u>	<u>Filed (Day/Mo./Yr.)</u>	<u>Status (Patented, Pending, Abandoned)</u>

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

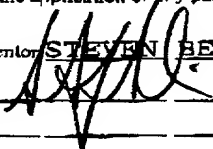| <u>Application No.</u>	<u>Filed (Day/Mo./Yr.)</u>
<u>60/111,379</u>	<u>December 8, 1998</u>

I hereby appoint the practitioners associated with the firm and Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to the address associated with that Customer Number:

FITZPATRICK, CELLA, HARPER & SCINTO
Customer Number: 05514

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Sole or First Inventor STEVEN BENJAMIN DAVIS

Inventor's signature

Date 12/7/99   Citizen/Subject of USA

Residence 1812 Riggs Place, N.W., Washington, D.C. 20009

Post Office Address Same as residence

12/07/99 18:19 FAX 202 530 1055   FCH&S D.C. '   ☑004

Applicant or Patentee: STEVEN BENJAMIN DAVIS _____   Attorney's
Application or Patent No.: NYA _____   Docket No. 2237.2
Filed or Issued: _____
For: PROCESS AND APPARATUS FOR IMPROVING THE SECURITY OF AUTHENTICATION PROCEDURES USING A NEW "SUPER PIN"

STATEMENT CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9 (f) AND 1.27(b)) - INDEPENDENT INVENTOR

As a below named inventor, I hereby state that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled PROCESS AND APPARATUS FOR IMPROVING THE SECURITY OF AUTHENTICATION PROCEDURES USING A NEW "SUPER PIN"
described in

[X]	the specification filed herewith
[ ]	application no. _____, filed _____.
[ ]	patent no. _____, issued _____.

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

[X]	no such person, concern, or organization
[ ]	persons, concerns or organizations listed below*

*NOTE: Separate statements are required from each named person, concern or organization having rights to the invention as to their status as small entities. (37 CFR 1.27)

FULL NAME STEVEN BENJAMIN DAVIS _____
ADDRESS 1812 Riggs Place, N.W., Washington, D.C. 20009 _____
[X] INDIVIDUAL   [ ] SMALL BUSINESS CONCERN   [ ] NONPROFIT ORGANIZATION

FULL NAME _____
ADDRESS _____
[ ] INDIVIDUAL   [ ] SMALL BUSINESS CONCERN   [ ] NONPROFIT ORGANIZATION

FULL NAME _____
ADDRESS _____
[ ] INDIVIDUAL   [ ] SMALL BUSINESS CONCERN   [ ] NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

STEVEN BENJAMIN DAVIS
NAME OF INVENTOR   NAME OF INVENTOR   NAME OF INVENTOR

X _____
Signature of Inventor   Signature of Inventor   Signature of Inventor

X   12/7/199
Date   Date   Date

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